



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [NORTHWEST BANCSHARES INC](#)

City/State [WARREN, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [14,414,587](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NORTHWEST BANCSHARES INC](#)

[100 LIBERTY STREET](#)

[WARREN, PA 16365](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	14,491,214			12,212,788			13,184,929			10,486,870			9,623,334																	
Net income (\$000)	89,204			1,739			74,854			110,432			105,491																	
Number of BHCs in peer group	131			127			128			125			154																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.91	2.65	68	3.29	2.84	78	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73															
+ Non-interest income	1.20	1.11	60	1.03	1.14	51	1	1.21	47	0.95	1.32	39	0.94	0.90	59															
- Overhead expense	2.57	2.24	74	2.97	2.63	74	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72															
- Provision for credit losses	-0.08	-0.15	55	1.30	0.85	82	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80															
+ Securities gains (losses)	0	0.01	3	0	0.03	50	0	0.02	40	0	0.01	51	0	0	67															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	8	0	0	45															
= Pretax net operating income (tax equivalent)	1.62	1.79	42	0.05	0.64	18	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36															
Net operating income	1.23	1.36	40	0.03	0.48	17	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36															
Net income	1.23	1.35	41	0.03	0.50	17	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.41															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.44	3.14	68	4.18	3.78	75	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52															
Interest expense	0.22	0.27	46	0.44	0.66	25	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13															
Net interest income (tax equivalent)	3.22	2.85	74	3.74	3.10	82	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.22	0.13	73	0.34	0.28	65	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87															
Earnings coverage of net loan and lease losses (X)	9.61	4.52	39	4.95	21.56	28	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.39	29	1.29	1.51	36	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22															
Allowance for loan and lease losses / Total loans and leases	1.14	1.37	31	1.29	1.48	40	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.02	0.63	94	1.08	0.66	85	1	0.71	78	0.79	0.57	75	0.93	0.57	80															
30–89 days past due loans and leases / Total loans and leases	0.18	0.27	44	0.34	0.36	57	0.64	0.39	80	0.72	0.43	80	0.80	0.32	90															
Liquidity and Funding																														
Net noncore funding dependence	-3.50	-1.82	48	-1.48	6.94	29	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20															
Net short-term noncore funding dependence	-4.23	-8.21	59	-3.76	-2.29	37	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24															
Net loans and leases / Total assets	70.73	59.81	82	76.57	63.21	87	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87															
Capitalization																														
Tier 1 leverage ratio	10.27	9.11	80	10.38	9.03	83	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81															
Holding company equity capital / Total assets	10.93	10.88	51	10.92	11.06	47	11.01	11.16	46	12.72	12.43	55	12.96	11.21	76															
Total equity capital (including minority interest) / Total assets	10.93	11.01	50	10.92	11.18	45	11.01	11.29	44	12.72	12.57	53	12.96	11.30	75															
Common equity tier 1 capital / Total risk-weighted assets	13.42	12.69	64	12.55	12.01	67	12.89	12.38	64	13.58	12.17	78	13.65	12.37	74															
Net loans and leases / Equity capital (X)	6.47	5.51	73	7.01	5.78	77	6.80	5.58	75	6.48	5.21	76	6.38	6.70	43															
Cash dividends / Net income	55.58	25.30	96	2,562.91	60.26	99	124.42	42.30	95	68.98	33.12	94	66.28	24.05	94															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			35.12																
Growth Rates																														
Assets	2.82	9.29	28	31.84	17.07	87	31.35	16.68	84	9.59	9.26	64	2.83	9.35	23															
Equity capital	2.91	9.31	18	14.79	6.16	80	13.70	6.99	82	7.61	10.49	49	4.13	12.50	18															
Net loans and leases	-5.02	0.79	27	23.41	13.26	81	19.34	9.07	82	9.33	9.10	65	3.52	10.51	22															
Noncore funding	-54.33	-23.76	11	88.61	-2.41	97	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45															
Long-term debt / Equity capital	7.84	11.05	50	0	13.39	12	8.02	13.56	48	0	13.04	13	0	3.76	28															
Equity investment in subsidiaries / Equity capital	102.92	103.07	51	100.79	103.11	38	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18															
Cash from ops + noncash items + op expense / Op expense + dividends	2.73	130.64	5	11.96	154.33	7	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	211,218	212,019	440,339	409,769	368,444	-0.38	25.28
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	210,648	211,580	439,301	409,179	368,031	-0.44	25.10
Tax-exempt income on loans and leases.....	570	439	1,038	590	413	29.84	162.67
Estimated tax benefit on income on loans and leases.....	421	480	1,012	642	448	-12.46	74.90
Income on loans and leases (tax equivalent).....	211,639	212,499	441,351	410,411	368,892	-0.41	25.35
Investment interest income (tax equivalent).....	13,218	10,852	23,434	21,781	19,056	21.81	45.62
Interest on balances due from depository institutions.....	375	320	719	600	835	17.19	190.70
Interest income on other earning assets.....	274	588	1,015	1,109	490	-53.40	-71.01
Total interest income (tax equivalent).....	225,506	224,259	466,519	433,901	389,273	0.56	25.98
Interest on time deposits of \$250K or more	823	2,185	3,521	3,069	2,319	-62.33	
Interest on time deposits < \$250K.....	6,135	10,373	19,382	24,010	16,255	-40.86	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,329	8,182	12,992	22,137	12,411	-59.31	-9.93
Interest on other borrowings and trading liabilities.....	1,582	2,880	4,881	7,698	6,155	-45.07	-86.59
Interest on subordinated debt and mandatory convertible securities	2,522	0	1,561	0	0		
Total interest expense.....	14,391	23,620	42,337	56,914	37,140	-39.07	-39.42
Net interest income (tax equivalent).....	211,115	200,639	424,182	376,987	352,133	5.22	35.99
Non-interest income.....	86,914	63,057	131,722	99,441	90,817	37.83	127.79
Adjusted operating income (tax equivalent)	298,029	263,696	555,904	476,428	442,950	13.02	54.10
Overhead expense.....	186,295	181,565	376,618	311,148	287,244	2.61	9.26
Provision for credit losses.....	-5,620	79,387	83,975	22,659	20,332		
Securities gains (losses)	-126	173	235	50	157		
Other tax equivalent adjustments	0	0	0	-1	0		
Pretax net operating income (tax equivalent).....	117,228	2,917	95,546	142,670	135,531	3918.79	574.07
Applicable income taxes	26,741	-122	17,672	30,679	28,422		482.59
Tax equivalent adjustments	1,283	1,300	3,020	1,559	1,618	-1.31	-29.70
Applicable income taxes (tax equivalent).....	28,024	1,178	20,692	32,238	30,040	2278.95	336.85
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	89,204	1,739	74,854	110,432	105,491	5029.61	712.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	89,204	1,739	74,854	110,432	105,491	5029.61	712.72
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	89,204	1,739	74,854	110,432	105,491	5029.61	712.72
Investment securities income (tax equivalent).....	13,218	10,852	23,434	21,781	19,056	21.81	45.62
US Treasury and agency securities (excluding mortgage-backed securities)	1,307	1,062	1,943	3,253	2,933	23.07	-14.41
Mortgage-backed securities	9,880	8,213	17,416	16,670	13,781	20.30	127.44
All other securities	2,031	1,577	4,075	1,858	2,342	28.85	-36.65
Cash dividends declared.....	49,584	44,569	93,132	76,173	69,922	11.25	65.66
Common	49,584	44,569	93,132	76,173	69,922	11.25	65.66
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.11	2.92	63	3.67	3.46	67	3.54	3.27	70	4.14	4	64	4.05	4.08	50
Less: Interest expense	0.20	0.25	45	0.39	0.61	25	0.32	0.48	29	0.54	0.98	17	0.39	0.75	12
Equals: Net interest income (tax equivalent)	2.91	2.65	68	3.29	2.84	78	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73
Plus: Non-interest income	1.20	1.11	60	1.03	1.14	51	1	1.21	47	0.95	1.32	39	0.94	0.90	59
Equals: adjusted operating income (tax equivalent)	4.11	3.82	71	4.32	4.05	65	4.22	4.04	65	4.54	4.41	60	4.60	4.27	67
Less: Overhead expense	2.57	2.24	74	2.97	2.63	74	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72
Less: Provision for credit losses	-0.08	-0.15	55	1.30	0.85	82	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	3	0	0.03	50	0	0.02	40	0	0.01	51	0	0	67
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	8	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.62	1.79	42	0.05	0.64	18	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36
Less: Applicable income taxes (tax equivalent)	0.39	0.41	44	0.02	0.16	17	0.16	0.23	27	0.31	0.36	35	0.31	0.32	45
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.23	1.36	40	0.03	0.48	17	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.23	1.35	41	0.03	0.50	17	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36
Memo: Net income (last four quarters)	1.13	1.25	40	0.53	0.81	21	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36
Net income—BHC and noncontrolling (minority) interest	1.23	1.37	41	0.03	0.50	17	0.57	0.83	23	1.05	1.20	30	1.10	1.22	36
Margin Analysis															
Average earning assets / Average assets	90.51	93.15	18	87.85	91.74	9	89.23	92.32	14	90.39	91.05	40	91.28	93.23	27
Average interest-bearing funds / Average assets	64.55	62.32	64	65.43	65.48	50	64.46	64.06	56	66.36	65.57	51	66.76	70.70	33
Interest income (tax equivalent) / Average earning assets	3.44	3.14	68	4.18	3.78	75	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52
Interest expense / Average earning assets	0.22	0.27	46	0.44	0.66	25	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13
Net interest income (tax equivalent) / Average earning assets	3.22	2.85	74	3.74	3.10	82	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78
Yield or Cost															
Total loans and leases (tax equivalent)	4.06	4.05	58	4.43	4.44	57	4.34	4.27	58	4.77	5.09	33	4.65	4.85	36
Interest-bearing bank balances	0.10	0.11	42	0.20	0.50	9	0.16	0.27	20	2.14	2.04	50	1.72	1.88	40
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44		0	1.50	9
Trading assets		0.42			0.67			0.60			0.99			0.70	
Total earning assets	3.42	3.11	69	4.16	3.74	76	3.94	3.51	76	4.56	4.36	65	4.41	4.33	55
Investment securities (tax equivalent)	1.40	1.80	24	2.56	2.51	57	2.16	2.25	41	2.58	2.76	36	2.31	2.69	23
US Treasury and agency securities (excluding mortgage-backed securities)	1.02	1.28	35	2.67	2.01	80	1.56	1.75	39	2.04	2.32	36	1.46	2.20	13
Mortgage-backed securities	1.12	1.56	10	2	2.33	19	1.73	2.05	22	2.54	2.61	43	2.31	2.44	35
All other securities	3.81	2.91	82	3.90	3.48	75	4.18	3.24	83	5.58	4.06	85	6.90	3.74	94
Interest-bearing deposits	0.18	0.24	39	0.45	0.70	25	0.36	0.53	32	0.70	1.10	22	0.49	0.85	18
Time deposits of \$250K or more	1.05	0.76	78	2.76	1.67	97	2.08	1.42	90	2.07	1.96	56	1.66	1.57	52
Time deposits < \$250K	0.88	0.72	68	1.41	1.58	33	1.31	1.36	46	1.72	1.82	38	1.28	1.42	29
Other domestic deposits	0.09	0.17	30	0.28	0.50	18	0.20	0.36	21	0.44	0.93	12	0.26	0.64	10
Foreign deposits		0.12			0.59			0.42			1.19			1.85	
Federal funds purchased and repos	0.19	0.19	69	0.30	0.85	15	0.25	0.62	18	0.24	1.86	9	0.20	1.03	18
Other borrowed funds and trading liabilities	0.11	1.31	13	0.85	1.62	15	0.62	1.50	13	2.29	2.38	43	2.31	2.10	75
All interest-bearing funds	0.31	0.40	38	0.59	0.92	19	0.50	0.74	26	0.82	1.49	14	0.58	1.06	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	86,914	63,057	131,722	99,441	90,817
Fiduciary activities income	6,249	4,040	9,208	7,460	7,416
Service charges on deposit accounts - domestic	11,519	11,725	24,923	21,817	20,042
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	7,368	5,376	11,046	9,473	8,430
Insurance activities revenue.....	3,891	5,175	9,799	8,929	9,531
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	3,281	904	5,595	1,680	717
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	36,050	6,301	21,097	3,312	-398
Other non-interest income.....	18,556	29,536	50,054	46,770	45,079
Total overhead expenses	186,295	181,565	376,618	311,148	287,244
Personnel expense.....	109,662	96,452	206,734	177,901	162,918
Net occupancy expense.....	19,204	16,990	35,742	33,661	33,298
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,027	3,411	6,856	6,543	5,848
Other operating expenses.....	54,402	64,712	127,286	93,043	85,180
Fee income on mutual funds and annuities.....	1,667	1,344	2,722	2,460	2,431
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,383	2,519	2,419	2,209	2,128
Average personnel expense per employee.....	46.02	38.29	85.46	80.53	76.56
Average assets per employee.....	6,081.08	4,848.27	5,450.57	4,747.34	4,522.24

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.92	2.15	51	2.13	2.20	53	2.07	2.02	57	2.47	2.72	50	2.68	1.69
Overhead expenses / Net Interest Income + non-interest income	62.78	59.03	66	69.20	63.28	74	68.12	62.28	76	65.52	61.29	70	65.09	61.22
Percent of Average Assets														
Total overhead expense	2.57	2.24	74	2.97	2.63	74	2.86	2.57	71	2.97	2.69	68	2.98	2.58
Personnel expense.....	1.51	1.25	75	1.58	1.31	78	1.57	1.30	77	1.70	1.41	79	1.69	1.46
Net occupancy expense.....	0.27	0.24	65	0.28	0.26	58	0.27	0.26	57	0.32	0.28	67	0.35	0.31
Other operating expenses.....	0.79	0.73	69	1.12	0.99	75	1.02	0.94	72	0.95	0.97	61	0.95	0.79
Overhead less non-interest income	1.37	1.10	71	1.94	1.36	83	1.86	1.25	85	2.02	1.32	89	2.04	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.51	58.45	67	68.85	62.83	75	67.75	61.82	77	65.31	60.64	72	64.85	60.51
Personnel expense.....	36.80	33.10	68	36.58	32.43	78	37.19	32.36	77	37.34	32.39	81	36.78	34.42
Net occupancy expense.....	6.44	6.33	51	6.44	6.65	44	6.43	6.58	48	7.07	6.52	63	7.52	7.33
Other operating expenses.....	19.27	18.60	58	25.83	23.06	77	24.13	22.28	72	20.90	21.20	58	20.55	18.28
Total non-interest income	29.16	28.18	58	23.91	27.40	46	23.70	28.83	41	20.87	29.23	35	20.50	20.30
Fiduciary activities income	2.10	2.24	54	1.53	2.10	48	1.66	2.09	51	1.57	1.97	52	1.67	1.95
Service charges on domestic deposit accounts	3.87	3.19	63	4.45	3.35	68	4.48	3.27	70	4.58	3.88	63	4.52	3.58
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.03
Investment banking fees and commissions.....	2.47	2.52	65	2.04	2.64	60	1.99	2.46	60	1.99	3.54	56	1.90	0.85
Insurance activities revenue.....	1.31	0.37	84	1.96	0.39	89	1.76	0.41	88	1.87	0.47	88	2.15	0.46
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.49
Net servicing fees	1.10	0.55	80	0.34	-0.20	77	1.01	0.01	88	0.35	0.28	70	0.16	0.52
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	12.10	3.83	90	2.39	2.89	59	3.80	3.92	63	0.70	1.86	32	-0.09	1.98
Other non-interest income.....	6.23	9.26	35	11.20	9.31	71	9	9.65	55	9.82	10.04	63	10.18	7.05
Overhead less non-interest income	33.35	29.94	54	44.94	34.19	78	44.05	31.93	80	44.44	31.06	89	44.35	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.81	21.54	64	-4.18	18.39	3	18.50	18.63	42	21.50	20.56	57	20.97	18.37
Applicable income tax + TE / Pretax net operating income + TE	23.91	23.10	67	40.38	22.75	98	21.66	21.18	46	22.60	23.23	42	22.16	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	7,540,107	8,010,768	7,866,263	6,957,839	6,587,745	-5.88	21.94	
Commercial and industrial loans	938,519	1,271,755	1,108,140	635,627	527,552	-26.20	85.35	
Loans to individuals	1,745,063	1,490,216	1,519,264	1,149,358	881,432	17.10	212.41	
Loans to depository institutions and acceptances of other banks	10	0	12	0	0			
Agricultural loans	13,150	14,054	13,290	11,049	10,933	-6.43	79.50	
Other loans and leases	75,659	88,243	92,330	73,301	68,321	-14.26	54.38	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,312,508	10,875,036	10,599,299	8,827,174	8,075,983	-5.17	41.17	
Less: Allowance for loan and lease losses	117,330	140,586	134,427	57,941	55,214	-16.54	93.04	
Net loans and leases	10,195,178	10,734,450	10,464,872	8,769,233	8,020,769	-5.02	40.74	
Debt securities that reprice or mature in over 1 year	2,168,340	1,051,198	1,462,827	683,161	693,029	106.27	251.28	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	12,363,518	11,785,648	11,927,699	9,452,394	8,713,798	4.90	57.19	
Interest-bearing bank balances	687,645	722,515	657,179	33,711	12,461	-4.83	183.89	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	70,108	164,009	115,000	154,775	131,186	-57.25	-35.94	
Trading assets	0	0	0	0	0			
Total earning assets	13,121,271	12,672,172	12,699,878	9,640,880	8,857,445	3.54	59.68	
Non-interest-bearing cash and due from depository institutions	279,017	266,648	221,639	149,038	126,672	4.64	161.50	
Premises, fixed assets, and leases	202,875	221,386	208,023	196,516	143,351	-8.36	39.52	
Other real estate owned	1,353	1,897	2,232	950	2,498	-28.68	-72.72	
Investment in unconsolidated subsidiaries	3,679	3,679	3,679	3,679	3,338	0.00	10.22	
Intangible and other assets	806,392	853,499	838,139	647,163	573,875	-5.52	49.55	
Total assets	14,414,587	14,019,281	13,973,590	10,638,226	9,707,179	2.82	59.86	
Quarterly average assets	14,635,819	13,621,728	14,153,149	10,694,530	9,760,348	7.44	64.21	
Average loans and leases (YTD)	10,415,534	9,583,023	10,177,060	8,603,187	7,924,818	8.69	43.20	
Memoranda								
Loans held-for-sale	29,055	14,912	58,786	7,709	0	94.84	-27.26	
Loans not held-for-sale	10,283,453	10,860,124	10,540,513	8,819,465	8,075,983	-5.31	41.55	
Real estate loans secured by 1–4 family	4,477,605	4,900,533	4,708,019	4,364,536	4,262,585	-8.63	9.91	
Commercial real estate loans	2,964,584	2,993,149	3,049,681	2,480,230	2,222,573	-0.95	45.53	
Construction and land development	304,721	323,256	344,818	247,010	292,070	-5.73	82.83	
Multifamily	494,804	503,634	486,138	486,441	410,606	-1.75	37.13	
Nonfarm nonresidential	2,165,059	2,166,259	2,218,725	1,746,779	1,519,897	-0.06	43.42	
Real estate loans secured by farmland	97,918	117,086	108,563	113,073	102,587	-16.37	35.17	
Total investment securities	2,238,448	1,215,207	1,577,827	837,936	824,215	84.20	206.45	
U.S. Treasury securities	0	0	0	14,991	14,780			
US agency securities (excluding mortgage-backed securities)	253,942	82,731	201,491	102,165	183,931	206.95	50.85	
Municipal securities	115,029	115,871	116,813	26,050	21,164	-0.73	39.56	
Mortgage-backed securities	1,867,858	1,014,384	1,257,600	691,193	600,022	84.14	324.35	
Asset-backed securities	1,619	2,221	1,923	2,618	3,404	-27.10	-95.06	
Other debt securities	0	0	0	919	914		-100.00	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	1,599,024	1,198,792	1,398,940	819,901	801,450	33.39	126.72	
U.S. Treasury securities	0	0	0	14,991	14,780			
US agency securities (excluding mortgage-backed securities)	129,493	82,731	133,501	102,165	183,931	56.52	-23.08	
Municipal securities	115,029	115,871	116,813	26,050	21,164	-0.73	48.73	
Mortgage-backed securities	1,352,883	997,969	1,146,703	673,158	577,257	35.56	222.03	
Asset-backed securities	1,619	2,221	1,923	2,618	3,404	-27.10	-95.06	
Other debt securities	0	0	0	919	914		-100.00	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-6,805	829	779	188	-320			
Available-for-sale securities appreciation (depreciation)	5,211	22,534	23,256	4,406	-9,567	-76.87	-59.59	
Structured notes, fair value	211	273	241	294	340	-22.71	-98.18	
Pledged securities	181,248	169,101	160,311	121,787	132,390	7.18	-3.63	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,244,539	2,915,363	2,938,185	1,790,291	1,863,258	11.29	148.40
NOW, ATS and transaction accounts	2,707,129	2,539,038	2,631,935	1,856,326	1,414,019	6.62	152.01
Time deposits less brokered deposits < \$250K	1,321,957	1,608,479	1,458,667	1,423,272	1,255,636	-17.81	
MMDA and other savings accounts	4,800,759	4,321,047	4,484,963	3,468,836	3,297,723	11.10	75.21
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,074,384	11,383,927	11,513,750	8,538,725	7,830,636	6.07	93.89
Time deposits of \$250K or more	139,918	209,908	181,674	142,006	145,597	-33.34	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	133,876	139,598	137,661	92,736	105,790	-4.10	-4.14
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	154,857	22,054	153,600	128,600	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	50,284	203,195	52,206	52,092	0	-75.25	
Brokered deposits < \$250K	1,239	4,710	1,735	4,085	3,578	-73.69	
Noncore funding	325,317	712,268	395,330	444,519	383,565	-54.33	-77.55
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	252,425	128,630	252,123	121,800	111,213	96.24	126.97
Other liabilities	187,100	263,607	273,684	179,897	124,127	-29.02	154.12
Total liabilities	12,839,226	12,488,432	12,434,887	9,284,941	8,449,541	2.81	63.32
 Equity Capital							
Perpetual preferred stock (including surplus)	105	105	105	0	0	0.00	
Common stock	1,279	1,278	1,270	1,069	1,034	0.08	24.78
Common surplus	1,025,069	1,022,978	1,015,397	805,750	745,926	0.20	41.78
Retained earnings	595,100	530,928	555,480	583,407	557,120	12.09	26.53
Accumulated other comprehensive income	-46,192	-24,440	-33,549	-36,941	-46,442		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,575,361	1,530,849	1,538,703	1,353,285	1,257,638	2.91	36.34
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,575,361	1,530,849	1,538,703	1,353,285	1,257,638	2.91	36.34
Total liabilities and capital	14,414,587	14,019,281	13,973,590	10,638,226	9,707,179	2.82	59.86
 Memoranda							
Non-interest-bearing deposits	3,244,539	2,915,363	2,938,185	1,790,291	1,863,258	11.29	148.40
Interest-bearing deposits	8,971,002	8,683,182	8,758,974	6,894,525	6,116,553	3.31	65.80
Total deposits	12,215,541	11,598,545	11,697,159	8,684,816	7,979,811	5.32	81.87
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
 Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,538,703	1,353,285	1,353,285	1,257,638	1,207,724		
Accounting restatements	0	-9,649	-9,649	-1,226	0		
Net income	89,204	1,739	74,854	110,432	105,491		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	9,681	4,136	-3,453	16,571	15,214		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	213,406	213,406	43,288	0		
Less: Dividends declared	49,584	44,569	93,132	76,173	69,922		
Change in other comprehensive income	-12,643	12,501	3,392	2,755	-869		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,575,361	1,530,849	1,538,703	1,353,285	1,257,638		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	52.31	36.32	81	57.14	36.22	91	56.29	36.22	89	65.40	37.78	95	67.86	53.63	79
Commercial and industrial loans	6.51	12.25	15	9.07	14.99	21	7.93	13.52	18	5.97	12.02	20	5.43	11.42	20
Loans to individuals	12.11	3.48	90	10.63	3.53	87	10.87	3.40	87	10.80	4.20	84	9.08	2.65	87
Loans to depository institutions and acceptances of other banks	0	0.01	68	0	0.04	28	0	0.03	63	0	0.04	29	0	0	44
Agricultural loans.....	0.09	0.21	62	0.10	0.20	64	0.10	0.19	64	0.10	0.24	65	0.11	0.47	54
Other loans and leases.....	0.52	4.22	12	0.63	4.66	11	0.66	4.63	11	0.69	5.01	8	0.70	2.64	34
Net loans and leases.....	70.73	59.81	82	76.57	63.21	87	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87
Debt securities over 1 year.....	15.04	17.61	41	7.50	14.01	16	10.47	15.55	28	6.42	14.60	11	7.14	13.20	20
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	85.77	78.32	81	84.07	78.43	67	85.36	78.16	79	88.85	79.65	88	89.77	87.24	69
Interest-bearing bank balances	4.77	9.11	27	5.15	6.78	38	4.70	7.51	32	0.32	3.06	8	0.13	2.30	8
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.49	1.53	29	1.17	1.83	48	0.82	1.68	35	1.45	1.91	55	1.35	2.14	51
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets.....	91.03	91.43	46	90.39	90.72	46	90.88	91.05	46	90.62	89.53	66	91.25	92.24	37
Non-interest cash and due from depository institutions.....	1.94	1.01	95	1.90	1.08	96	1.59	1.07	91	1.40	1.14	68	1.30	1.25	54
Other real estate owned.....	0.01	0.02	53	0.01	0.03	44	0.02	0.02	58	0.01	0.03	31	0.03	0.04	58
All other assets.....	7.04	7.50	45	7.71	8.16	42	7.53	7.82	44	7.97	9.27	34	7.45	6.39	63
Memoranda															
Short-term investments	5.26	12.01	21	6.32	10.58	33	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20
U.S. Treasury securities.....	0	1.08	12	0	0.92	14	0	0.84	17	0.14	1.03	46	0.15	0.37	68
US agency securities (excluding mortgage-backed securities)	1.76	0.77	81	0.59	0.48	67	1.44	0.63	80	0.96	0.54	73	1.89	1.67	67
Municipal securities	0.80	1.72	50	0.83	1.45	49	0.84	1.69	49	0.24	1.34	33	0.22	2.66	21
Mortgage-backed securities	12.96	12.97	52	7.24	11.11	31	9	11.75	41	6.50	11.44	21	6.18	8.73	40
Asset-backed securities	0.01	0.38	56	0.02	0.27	57	0.01	0.32	55	0.02	0.28	57	0.04	0.26	72
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0.01	0.39	28	0.01	0.52	34
Loans held-for-sale.....	0.20	0.42	50	0.11	0.48	31	0.42	0.52	56	0.07	0.39	30	0	0.29	9
Loans held for investment	71.34	59.85	84	77.47	63.46	89	75.43	61.72	88	82.90	63.50	95	83.20	73.24	86
Real estate loans secured by 1–4 family	31.06	11.69	95	34.96	12.29	96	33.69	11.91	96	41.03	13.29	97	43.91	16.83	93
Revolving	3.47	1.45	91	4.01	1.80	89	3.78	1.66	89	4.93	2.07	90	5.76	2.43	90
Closed-end, secured by first liens	25.30	9.84	93	28.13	9.99	94	27.32	9.81	96	32.36	10.69	95	34.44	13.60	93
Closed-end, secured by junior liens	2.29	0.20	97	2.82	0.26	98	2.60	0.22	97	3.74	0.28	98	3.71	0.41	99
Commercial real estate loans	20.57	22.48	40	21.35	21.90	46	21.82	22.22	46	23.31	22.23	50	22.90	33.39	18
Construction and land development	2.11	3.35	38	2.31	3.32	44	2.47	3.40	43	2.32	3.44	46	3.01	4.78	31
Multifamily	3.43	3.31	62	3.59	3.07	66	3.48	3.12	65	4.57	3.01	76	4.23	5.12	58
Nonfarm nonresidential	15.02	14.81	48	15.45	14.50	52	15.88	14.72	50	16.42	14.69	56	15.66	21.85	21
Real estate loans secured by farmland	0.68	0.34	76	0.84	0.33	78	0.78	0.33	79	1.06	0.36	82	1.06	0.88	69

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	73.12	59.66	72	73.66	55.37	85	74.21	57.15	81	78.82	57.46	84	81.57	72.88	66
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	73.12	59.66	72	73.66	55.37	85	74.21	57.15	81	78.82	57.46	84	81.57	72.88	66
Real estate loans secured by 1–4 family.....	43.42	19.82	94	45.06	19.50	94	44.42	19.43	94	49.44	20.75	95	52.78	23.13	93
Revolving	4.85	2.42	85	5.16	2.79	82	4.98	2.64	82	5.94	3.15	83	6.93	3.34	84
Closed-end.....	38.57	17.22	93	39.90	16.49	94	39.44	16.59	94	43.50	17.39	94	45.85	19.33	92
Commercial real estate loans	28.75	36.54	32	27.52	32.96	37	28.77	34.63	37	28.10	33.52	39	27.52	45.57	11
Construction and land development.....	2.95	5.50	31	2.97	4.97	35	3.25	5.26	38	2.80	5.09	38	3.62	6.53	25
1–4 family.....	0.58	1.11	48	0.29	0.93	34	0.38	0.93	39	0.19	0.94	31	0.22	1.52	15
Other.....	2.38	4.33	32	2.68	3.90	40	2.88	4.19	41	2.61	4.02	41	3.39	4.90	33
Multifamily.....	4.80	5.34	56	4.63	4.72	55	4.59	4.96	54	5.51	4.69	68	5.08	6.76	50
Nonfarm nonresidential	20.99	24.14	39	19.92	21.76	39	20.93	22.93	41	19.79	22.15	43	18.82	30.16	14
Owner-occupied.....	7.04	8.14	46	7.56	7.38	53	7.26	7.68	52	8.20	7.72	56	7.83	10.31	32
Other.....	13.95	15.71	41	12.35	14.16	39	13.68	14.95	43	11.59	14.34	40	10.99	19.35	17
Real estate loans secured by farmland.....	0.95	0.59	73	1.08	0.52	77	1.02	0.54	76	1.28	0.55	79	1.27	1.27	67
Loans to depository institutions and acceptances of other banks.....	0	0.03	68	0	0.07	28	0	0.06	63	0	0.11	29	0	0	44
Commercial and industrial loans	9.10	20.98	8	11.69	23.90	10	10.45	22.17	10	7.20	19.53	11	6.53	16.21	13
Loans to individuals	16.92	6.28	82	13.70	6.11	80	14.33	6.13	80	13.02	7.13	79	10.91	3.89	85
Credit card loans	0.48	0.51	74	0.48	0.64	73	0.49	0.65	72	0.65	0.81	72	0.69	0.04	98
Agricultural loans.....	0.13	0.37	59	0.13	0.31	63	0.13	0.32	62	0.13	0.37	59	0.14	0.69	53
Other loans and leases.....	0.73	8.03	12	0.81	8.93	10	0.87	9.09	11	0.83	9.85	8	0.85	3.74	32
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	480.38	383.17	73	529.04	392.62	74	513.77	381.27	78	535.09	391.26	70	556.58	505.61	64
Real estate loans secured by 1–4 family.....	285.27	124.52	92	323.64	133.24	94	307.49	125.03	94	335.65	138.18	94	360.13	161.34	90
Revolving	31.89	15.53	83	37.08	19.64	77	34.47	17.42	82	40.33	21.26	77	47.26	23.52	82
Closed-end.....	253.38	107.53	92	286.56	112.01	93	273.03	106.14	94	295.32	115.20	93	312.87	134.73	89
Commercial real estate loans	188.87	238.21	34	197.67	237.30	37	199.18	234.65	37	190.74	229.44	38	187.78	316.03	14
Construction and land development.....	19.41	35.52	33	21.35	35.78	40	22.52	35.62	39	19	34.95	38	24.68	44.92	25
1–4 family.....	3.80	7.06	50	2.11	6.74	34	2.62	6.34	42	1.29	6.61	31	1.52	10.21	15
Other.....	15.61	28.07	32	19.24	27.86	43	19.90	28.16	40	17.70	27.32	41	23.16	33.75	34
Multifamily.....	31.52	34.78	58	33.26	33.28	60	31.75	32.74	60	37.41	31.04	69	34.69	48.38	50
Nonfarm nonresidential	137.94	157.17	38	143.06	157.33	40	144.91	155.06	43	134.33	152.10	44	128.41	208.15	18
Owner-occupied.....	46.26	52.65	47	54.33	53.29	54	50.23	52.37	51	55.68	53.07	57	53.41	70.68	32
Other.....	91.68	102.08	43	88.73	101.60	42	94.68	100.54	46	78.65	97.41	42	75	134.17	20
Real estate loans secured by farmland.....	6.24	3.59	74	7.73	3.50	77	7.09	3.44	77	8.70	3.60	79	8.67	8.13	67
Loans to depository institutions and acceptances of other banks.....	0	0.18	67	0	0.38	28	0	0.28	63	0	0.44	29	0	0.01	44
Commercial and industrial loans	59.79	127.07	13	83.99	159.86	19	72.38	139.91	17	48.88	122.02	16	44.57	107.07	16
Loans to individuals	111.18	35.29	86	98.42	38.40	85	99.23	37.47	85	88.39	43.51	79	74.47	24.45	85
Credit card loans	3.17	2.61	75	3.46	3.43	74	3.41	3.30	74	4.42	4.34	75	4.73	0.24	98
Agricultural loans.....	0.84	2.01	61	0.93	2.03	65	0.87	1.88	64	0.85	2.18	61	0.92	4.49	53
Other loans and leases.....	4.82	46.75	12	5.83	51.14	8	6.03	49.54	11	5.64	52.44	8	5.77	25.58	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.11	28.84	33	20.38	26.07	34	21.94	27.32	35	20.37	26.45	38	20.09	35.09	10
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	145.29	187.37	35	146.38	186.18	37	151.90	183.76	37	138.29	178.57	37	137.05	243.62	13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	191.55	244.59	34	200.71	244.21	36	202.13	240.85	37	193.97	236.10	38	190.47	318.90	14

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	5.26	12.01	21	6.32	10.58	33	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20
Liquid assets	21.43	28.17	30	14.88	24.60	23	16.73	26.22	22	9.32	22.44	7	9.66	15.56	25
Investment securities	15.53	19.64	39	8.67	16.55	14	11.29	17.85	25	7.88	16.99	13	8.49	16.02	16
Net loans and leases	70.73	59.81	82	76.57	63.21	87	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87
Net loans, leases and standby letters of credit	71.05	60.62	81	76.87	64.12	86	75.21	62.48	85	82.81	64.84	95	83.04	73.71	86
Core deposits	83.77	74.75	88	81.20	68.08	89	82.40	70.67	90	80.26	63.09	91	80.67	69.97	83
Noncore funding	2.26	10.89	6	5.08	16.68	14	2.83	14.13	6	4.18	19.36	4	3.95	16.58	10
Time deposits of \$250K or more	0.97	1.81	28	1.50	2.56	34	1.30	2.11	34	1.33	2.94	23	1.50	4.28	13
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0.93	1.20	59	1	1.49	56	0.99	1.47	51	0.87	1.94	49	1.09	0.96	63
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0.93	0.52	70	1	0.52	66	0.99	0.54	62	0.87	0.48	61	1.09	0.97	65
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	1.10	2.06	43	0.16	1.24	34	1.44	3.01	34	1.32	3.63	41
Earning assets that reprice within 1 year	27.16	38.93	20	28.35	39.71	20	28.35	39.38	22	26.84	39.29	15	25.98	32.35	34
Interest-bearing liabilities that reprice within 1 year	6.47	7.04	61	8.09	9.42	53	7.09	8.20	56	8.55	10.19	47	5.70	18.20	11
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	20.69	30.25	27	20.26	28.34	28	21.26	29.11	32	18.29	26.63	27	20.29	12.98	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.50	-1.82	48	-1.48	6.94	29	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20
Net short-term noncore funding dependence	-4.23	-8.21	59	-3.76	-2.29	37	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24
Short-term investment / Short-term noncore funding	322.98	284.81	67	199.96	138.95	72	269.06	184.19	74	54.08	77.77	51	44.56	62.28	59
Liquid assets - short-term noncore funding / Nonliquid assets	25.20	34.02	43	13.77	23.27	46	17.63	28.18	40	6.66	16.97	34	7.02	4.17	61
Net loans and leases / Total deposits	83.46	74.66	75	92.55	82.84	77	89.47	79.43	76	100.97	90.31	80	100.51	92.88	71
Net loans and leases / Core deposits	84.44	81.17	64	94.29	93.70	53	90.89	88.34	63	102.70	103.93	55	102.43	106.50	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.46	0.84	8	0.06	1.82	17	0.06	1.57	17	0.02	0.72	17	-0.03	-0.47	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.35	1.94	17	1.63	4.82	14	1.65	4.31	15	0.35	1.36	26	-0.85	-1.95	72
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.01	29	0	0	47	0	0.02	31	0	0	25	0	-0.04	74
Percent of Investment Securities															
Held-to-maturity securities	28.57	13.42	75	1.35	12.14	38	11.34	11.38	60	2.15	12.67	40	2.76	10.76	49
Available-for-sale securities	71.43	84.66	25	98.65	85.75	66	88.66	87.23	40	97.85	85.40	62	97.24	88.32	52
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	1.79	6.15	52	1.79	2.08	73
US agency securities (excluding mortgage-backed securities)	11.34	4.50	81	6.81	3.23	78	12.77	4.01	83	12.19	3.49	87	22.32	11	79
Municipal securities	5.14	8.87	47	9.54	9.39	62	7.40	9.83	54	3.11	7.75	42	2.57	16.63	21
Mortgage-backed securities	83.44	66.59	74	83.47	67.27	70	79.70	66.64	67	82.49	67.43	70	72.80	54.50	76
Asset-backed securities	0.07	2.05	56	0.18	1.68	59	0.12	1.91	54	0.31	1.66	60	0.41	1.54	72
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0.11	2.94	36	0.11	3.75	36
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	3.13	8.69	30	13.50	11.75	62	7.29	10.55	46	18.47	11.86	76	15.92	13.91	65
Debt securities 1 to 5 years	51.07	17.05	92	39.16	18.03	86	37.03	17.03	88	59.01	17.94	92	59.94	23.42	96
Debt securities over 5 years	45.80	72.17	17	47.34	66.01	25	55.68	69.86	22	22.52	66.02	8	24.15	58.36	12
Pledged securities	8.10	33.87	16	13.92	37.40	19	10.16	35.67	20	14.53	30.57	28	16.06	42.20	20
Structured notes, fair value	0.01	0.03	84	0.02	0.02	86	0.02	0.02	87	0.04	0.03	86	0.04	0.15	78
Percent Change from Prior Like Quarter															
Short-term investments	-14.53	51.37	17	442.53	146.89	90	309.67	183.32	75	31.21	26.69	65	-10.94	16.28	30
Investment securities	84.20	33.34	84	38.85	14.17	84	88.30	23.62	92	1.66	11.75	32	0.24	8.02	34
Core deposits	6.07	16.88	12	31.59	25.99	75	34.84	26.88	79	9.04	11.23	57	0.69	10.40	13
Noncore funding	-54.33	-23.76	11	88.61	-2.41	97	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,501,686	2,180,683	2,140,729	1,893,142	1,753,420
Commit: Secured commercial real estate loans	517,473	346,790	366,263	380,319	402,706
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	289,400	231,654	225,610	201,817	225,095
Securities underwriting	0	0	0	0	0
Standby letters of credit	46,418	42,065	45,137	40,303	39,658
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	28,663	13,377	57,681	7,564	0
Written options contracts (interest rate)	52,889	54,780	53,384	55,245	28,848
Purchased options contracts (interest rate)	52,889	54,780	53,384	55,245	28,848
Interest rate swaps	1,163,816	1,105,127	1,157,564	738,616	396,033
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.36	22.45	38	15.55	21.74	28	15.32	22.01	26	17.80	23.52	34	18.06	17.31	58
Standby letters of credit	0.32	0.67	37	0.30	0.72	28	0.32	0.71	34	0.38	0.84	33	0.41	0.35	62
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.01	35
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts	9.01	49.75	29	8.76	51.68	24	9.46	48.62	27	8.05	68.47	22	4.67	6.51	52
Interest rate contracts	9.01	35.96	31	8.76	36.85	26	9.46	34.36	29	8.05	47.31	23	4.67	6.40	52
Interest rate futures and forward contracts	0.20	5.17	46	0.10	9.28	31	0.41	6.21	41	0.07	10.67	29	0	0.25	22
Written options contracts (interest rate)	0.37	1.82	43	0.39	2.30	34	0.38	2.18	35	0.52	2.47	50	0.30	0.26	69
Purchased options contracts (interest rate)	0.37	1.33	62	0.39	1.51	64	0.38	1.46	61	0.52	2.65	64	0.30	0.07	87
Interest rate swaps	8.07	20.67	37	7.88	22.27	31	8.28	20.83	34	6.94	28.86	28	4.08	5.18	56
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	24.02	42.93	21	22.76	41.55	22	21.03	42.82	20	22.01	45.53	20	22.13	25.18	36

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,298,257	1,228,064	1,322,013	856,670	453,729
Interest rate contracts	1,298,257	1,228,064	1,322,013	856,670	453,729
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	28,663	13,377	57,681	7,564	0
Written options	52,889	54,780	53,384	55,245	28,848
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	52,889	54,780	53,384	55,245	28,848
Purchased options	52,889	54,780	53,384	55,245	28,848
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	52,889	54,780	53,384	55,245	28,848
Swaps	1,163,816	1,105,127	1,157,564	738,616	396,033
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,298,257	1,228,064	1,322,013	856,670	453,729
Interest rate contracts	1,298,257	1,228,064	1,322,013	856,670	453,729
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,188,423	1,131,624	1,182,664	765,578	420,007
One year or less	0	0	0	0	0
Over 1 year to 5 years	211,206	234,657	157,337	80,328	40,833
Over 5 years	977,217	896,967	1,025,327	685,250	379,174
Gross negative fair value (absolute value)	37,682	64,746	53,792	20,968	6,407
Gross positive fair value.....	41,682	72,376	61,362	21,671	6,407
Held for trading.....	0	0	0	0	0
Non-traded.....	41,682	72,376	61,362	21,671	6,407
Current credit exposure on risk-based capital derivative contracts	37,682	63,425	53,791	20,968	318
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	0	46
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	0	47
Equity, commodity, and other contracts	2.21	12.57	37	1.09	12.99	22	4.36	14.05	39	0.88	13.49	19	0	11.75	16
Futures and forwards	4.07	7.49	48	4.46	8.37	46	4.04	8.18	44	6.45	5.91	63	6.36	11.14	61
Written options	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0	49
Exchange-traded	4.07	7.20	50	4.46	7.94	49	4.04	7.73	47	6.45	5.10	67	6.36	10.65	61
Over-the-counter	4.07	3.44	65	4.46	3.38	70	4.04	3.42	69	6.45	4.42	70	6.36	1.29	88
Purchased options	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Exchange-traded	4.07	3.04	67	4.46	2.87	74	4.04	2.86	72	6.45	3.35	75	6.36	1.22	88
Over-the-counter	89.64	71.23	63	89.99	69.92	70	87.56	68.76	62	86.22	69.75	58	87.28	65.42	50
Swaps	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	13.60	38
Held for trading	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	12.87	38
Interest rate contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	0	48
Foreign exchange contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	91.54	91.87	32	92.15	89.91	40	89.46	91.48	29	89.37	93.86	25	92.57	82.85	43
One year or less	0	28.05	3	0	30.94	3	0	32.05	4	0	32.17	2	0	12.75	13
Over 1 year to 5 years	16.27	26.03	34	19.11	27.26	44	11.90	27.06	27	9.38	30.45	23	9	22.66	40
Over 5 years	75.27	30.08	92	73.04	28.48	90	77.56	29.56	94	79.99	28.09	93	83.57	36.28	86
Gross negative fair value (absolute value)	2.90	1.25	90	5.27	1.76	92	4.07	1.55	92	2.45	0.83	94	1.41	0.66	86
Gross positive fair value	3.21	1.68	93	5.89	2.69	96	4.64	2.23	97	2.53	1.19	91	1.41	1.10	72
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	57	0.05	0.07	58	0.04	0.07	57	0.02	0.06	52	0.01	0.01	67
Gross positive fair value (X)	0.03	0.07	44	0.05	0.11	40	0.04	0.09	42	0.02	0.07	37	0.01	0.01	59
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0.03	0.01	81	0.05	0.02	83	0.04	0.02	84	0.02	0.01	77	0.01	0.01	69
Current credit exposure (X)	0.03	0.05	48	0.05	0.08	43	0.04	0.06	47	0.02	0.05	43	0	0	41
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.37	0.63	52	0.63	1.03	48	0.54	0.85	50	0.25	0.73	44	0	0.06	42

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	134,427	57,941	57,941	55,214	56,795
Gross losses	17,041	19,755	34,718	26,212	29,641
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,564	3,377	7,592	6,280	7,728
Net losses	11,477	16,378	27,126	19,932	21,913
Provision for loan and lease losses	-5,620	79,387	83,975	22,659	20,332
Adjustments	0	19,636	19,637	0	0
Ending balance	117,330	140,586	134,427	57,941	55,214
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08	-0.14	56	1.30	0.85	82	0.64	0.51	72	0.22	0.15	72	0.21	0.12	80
Provision for loan and lease losses / Average loans and leases	-0.11	-0.25	60	1.66	1.37	67	0.83	0.82	55	0.26	0.24	62	0.26	0.16	75
Provision for loan and lease losses / Net loan and lease losses	-48.97	77.32	53	484.72	792.43	46	309.57	487.86	44	113.68	130.58	50	92.79	182.69	27
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.39	29	1.29	1.51	36	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22
Allowance for loan and lease losses / Total loans and leases	1.14	1.37	31	1.29	1.48	40	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23
Allowance for loan and lease losses / Net loans and leases losses (X)	5.11	15.27	19	4.29	11.83	28	4.96	11.58	34	2.91	8.03	30	2.52	21.35	8
Allowance for loan and lease losses / Nonaccrual assets	56.66	318.67	4	121.71	321.01	13	129.99	299.17	17	84.13	218.72	18	76.39	285.36	12
ALLL / 90+ days past due + nonaccrual loans and leases	56.66	260.68	7	121.71	244.42	22	129.99	244.34	24	83.95	151.73	28	76.24	259.30	15
Gross loan and lease losses / Average loans and leases	0.33	0.22	74	0.41	0.35	70	0.34	0.34	62	0.30	0.28	65	0.37	0.15	88
Recoveries / Average loans and leases	0.11	0.08	71	0.07	0.07	60	0.07	0.07	65	0.07	0.08	56	0.10	0.05	79
Net losses / Average loans and leases	0.22	0.13	73	0.34	0.28	65	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses	16.03	16.12	61	12.88	15.46	48	28.96	33.98	49	21.19	36.22	26	24.73	51.25	38
Earnings coverage of net loan and lease losses (X)	9.61	4.52	39	4.95	21.56	28	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26
Net Loan and Lease Losses By Type															
Real estate loans	0.26	0.03	94	0.02	0.03	48	0.04	0.04	60	0.07	0.01	92	0.12	0.01	96
Real estate loans secured by 1-4 family	0.08	-0.01	93	0.01	0.01	56	0	0.01	56	0.03	0.01	72	0.06	0.01	86
Revolving	0.05	-0.05	80	0.06	0.01	76	-0.01	0.01	36	0.06	0.02	68	0.11	0.02	85
Closed-end	0.09	-0.01	93	0	0.01	54	0.01	0	62	0.03	0	78	0.05	0.01	84
Commercial real estate loans	0.53	0.05	97	0.03	0.03	62	0.10	0.07	73	0.15	0.01	95	0.23	0.01	98
Construction and land development	1.31	0	97	-0.01	0	23	-0.01	0	30	1.62	-0.01	99	1.57	-0.02	99
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	0	54
Other	1.31	-0.01	98	-0.01	0	20	-0.01	0	26	1.62	-0.01	99	1.57	-0.02	99
Multifamily	0.02	0.01	85	0	0	19	-0.04	0	4	0	0	18	0.05	0	94
Nonfarm nonresidential	0.53	0.07	93	0.04	0.05	59	0.15	0.11	73	-0.01	0.02	13	0.02	0.02	68
Owner-occupied	0.18	0.01	97	0.01	0.02	64	0.02	0.02	64	-0.01	0.01	9	0.01	0.01	72
Other	0.35	0.06	92	0.04	0.03	70	0.13	0.08	77	0	0.01	27	0.01	0.01	77
Real estate loans secured by farmland	-0.02	-0.01	13	0	0.02	50	0.09	0.02	87	-0.02	0.01	11	0	0	49
Commercial and industrial loans	-0.26	0.20	3	1.68	0.46	91	1.32	0.47	89	0.87	0.37	85	0.33	0.18	74
Loans to individuals	0.27	0.78	28	0.59	1.41	29	0.50	1.13	30	0.70	1.17	38	1.22	0.71	79
Credit card loans	1.76	2.18	35	3.37	3.43	43	2.51	2.92	37	2.27	3.11	31	2.96	1.65	70
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.03	43
Loans to foreign governments and institutions			0		0			0			0				
Other loans and leases	1.79	0.08	98	1.61	0.13	98	1.74	0.15	96	1.80	0.15	96	2.42	0.28	93

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		18,745		36,901		68,332		63,396		64,689
90+ days past due loans and leases		0		0		0		147		145
Nonaccrual loans and leases.....		207,062		115,510		103,417		68,870		72,281
Total past due and nonaccrual loans and leases.....		225,807		152,411		171,749		132,413		137,115
Restructured 30–89 days past due		185		1,109		1,283		1,378		2,108
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		8,950		17,562		10,703		9,043		15,307
Total restructured loans and leases		9,135		18,671		11,986		10,421		17,415
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		18,296		16,779		20,148		21,578		16,192
Other real estate owned.....		1,353		1,897		2,232		950		2,498
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.18	0.27	44	0.34	0.36	57	0.64	0.39	80	0.72
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0
Nonaccrual loans and leases.....	2.01	0.58	95	1.06	0.61	86	0.98	0.66	80	0.78
90+ days past due and nonaccrual loans and leases.....	2.01	0.73	92	1.06	0.80	75	0.98	0.85	70	0.78
30–89 days past due restructured.....	0	0.01	51	0.01	0.01	71	0.01	0.01	70	0.02
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.09	0.12	47	0.16	0.13	64	0.10	0.13	49	0.10
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.18	0.27	44	0.34	0.37	57	0.64	0.40	80	0.72
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	8	0
Nonaccrual assets	2.01	0.59	95	1.06	0.62	85	0.98	0.67	79	0.78
30+ days past due and nonaccrual assets	2.19	1.04	87	1.40	1.21	67	1.62	1.29	73	1.50
Percent of Total Assets										
90+ days past due and nonaccrual assets	1.44	0.43	93	0.82	0.49	82	0.74	0.52	81	0.65
90+ days past due and nonaccrual assets + other real estate owned	1.45	0.46	93	0.84	0.52	81	0.76	0.55	79	0.66
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	1.57	0.52	93	0.97	0.56	85	0.91	0.60	82	0.87
Allowance for loan and lease losses	193.38	67.93	91	96.24	65.48	83	94.53	66.66	80	160.12
Equity capital + allowance for loan and lease losses	13.40	4.43	93	8.09	4.83	83	7.60	4.97	82	6.57
Tier 1 capital + allowance for loan and lease losses.....	14.25	5.28	93	8.88	5.98	79	8.25	6.05	73	7.13
Loans and leases + other real estate owned	2.20	0.88	91	1.24	0.92	77	1.20	0.97	74	1.05

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.15	0.24	43	0.33	0.39	52	0.62	0.39	79	0.63	0.38	82	0.77	0.29	90
	90+ days past due		0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	32	0	0.03	44
	Nonaccrual.....		2.41	0.65	94	1.11	0.63	85	0.93	0.76	68	0.77	0.46	80	0.87	0.48	82
Commercial and industrial	30–89 days past due		0.03	0.17	19	0.12	0.23	34	0.50	0.23	82	1.11	0.31	92	0.21	0.23	60
	90+ days past due		0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....		2.10	0.64	93	1.27	0.75	79	1.87	0.75	92	1.67	0.83	86	1.85	0.61	89
Individuals	30–89 days past due		0.40	0.55	43	0.61	0.58	53	0.82	0.83	54	1.05	0.83	62	1.45	0.68	82
	90+ days past due		0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	33	0	0.03	64
	Nonaccrual.....		0.19	0.18	60	0.52	0.22	81	0.47	0.28	77	0.38	0.17	81	0.53	0.15	88
Depository institution loans	30–89 days past due		0	0	45		0.03		0	0	46		0				0
	90+ days past due		0	0	48		0		0	0	46		0				0
	Nonaccrual.....		0	0	48		0		0	0	47		0				0
Agricultural	30–89 days past due		0.27	0.16	74	1.11	0.31	84	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....		18.26	0.69	98	18.13	0.80	97	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due			0.01			0			0			0.07				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.04			0.02			0.09			0.03				
Other loans and leases	30–89 days past due		0	0.11	18	0	0.14	12	1.70	0.18	95	0.17	0.20	60	0.14	0.18	70
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....		0	0.13	22	0.14	0.15	66	2.92	0.15	99	0.35	0.13	83	0.43	0.04	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.21	0.35	42	0.27	0.60	35	0.80	0.65	72	0.83	0.67	72	1.03	0.52	81
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	32	0	0.04	47
	Nonaccrual	0.46	0.82	32	0.64	0.84	45	0.61	0.89	41	0.61	0.73	47	0.62	0.61	56
Revolving	30–89 days past due	0.28	0.29	52	0.40	0.40	57	0.35	0.48	44	0.49	0.45	55	0.54	0.36	71
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0.01	0.05	60	0.01	0.02	76
	Nonaccrual	0.66	1.05	53	0.70	1.27	47	0.79	1.13	56	0.67	1	53	0.50	0.35	72
Closed-end	30–89 days past due	0.20	0.36	41	0.25	0.61	34	0.85	0.65	73	0.88	0.70	71	1.10	0.54	83
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	36	0	0.05	50
Junior lien	Nonaccrual	0.44	0.77	32	0.63	0.81	48	0.59	0.87	41	0.60	0.70	50	0.64	0.64	58
	30–89 days past due	0.04	0.01	91	0.02	0.02	71	0.06	0.02	89	0.07	0.02	90	0.09	0.02	91
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.04	0.04	56	0.07	0.05	64	0.05	0.04	59	0.06	0.04	63	0.06	0.03	74
Commercial real estate	30–89 days past due	0.06	0.14	36	0.39	0.23	76	0.32	0.26	69	0.25	0.18	72	0.28	0.16	75
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.02	68
	Nonaccrual	5.35	0.52	97	1.80	0.43	96	1.32	0.62	87	1	0.23	97	1.33	0.41	92
Construction and development	30–89 days past due	0	0.12	18	0.93	0.24	89	0.61	0.28	79	0	0.28	12	0	0.17	42
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
1–4 family	Nonaccrual	1.38	0.36	88	3.13	0.25	95	2.90	0.41	91	1.99	0.20	94	3.12	0.18	96
	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.07	65
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	48
Other	Nonaccrual	0	0.02	30	1.40	0.04	97	1.23	0.03	98	0	0.02	30	0.07	0.04	82
	30–89 days past due	0	0.07	21	0.93	0.17	90	0.61	0.22	84	0	0.20	15	0	0.06	28
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	1.38	0.29	89	1.73	0.18	93	1.66	0.35	88	1.99	0.17	95	3.05	0.10	97
Multifamily	30–89 days past due	0	0.06	28	0.07	0.08	67	0.16	0.09	76	0.02	0.08	53	0	0.03	36
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual	0.31	0.14	80	0.30	0.08	85	0.31	0.11	84	0.02	0.05	52	0.26	0.04	89
Nonfarm non-residential	30–89 days past due	0.08	0.14	48	0.39	0.20	78	0.31	0.23	69	0.35	0.14	85	0.41	0.17	81
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0.01	0.02	72
Owner Occupied	Nonaccrual	7.06	0.66	99	1.95	0.55	94	1.29	0.80	76	1.13	0.28	97	1.28	0.52	86
	30–89 days past due	0.02	0.04	40	0.29	0.07	93	0.28	0.07	93	0.21	0.07	92	0.04	0.08	56
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0	38
Other	Nonaccrual	1.31	0.25	97	0.86	0.24	97	0.73	0.27	90	0.71	0.16	96	0.69	0.20	88
	30–89 days past due	0.06	0.09	60	0.10	0.11	65	0.04	0.14	45	0.14	0.07	80	0.37	0.07	91
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0.01	0.01	80
	Nonaccrual	5.74	0.40	99	1.09	0.24	94	0.57	0.44	65	0.43	0.10	92	0.59	0.22	79
Farmland	30–89 days past due	0.51	0.11	89	0.98	0.31	83	1.21	0.11	93	1.25	0.23	90	0.62	0.09	90
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	2.38	1.10	80	3.09	1.24	80	3.41	1.13	86	2.08	0.84	79	1.56	0.49	82
Credit card	30–89 days past due	0.81	0.63	66	0.53	0.90	29	3.01	0.95	94	0.93	1.19	24	0.94	1.03	66
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.26	36
	Nonaccrual	0.56	0.08	90	0.95	0.09	91	1.12	0.05	97	0.73	0.11	90	0.71	0.07	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018									
Common Equity Tier 1 Capital														
Common stock plus related surplus	1,026,348	1,024,256	1,016,667	806,819	746,959									
Retained earnings	617,311	540,577	565,129	583,407	557,120									
Accumulated other comprehensive income (AOCI)	-46,192	-24,440	-33,549	-36,941	-46,442									
Common equity tier 1 minority interest	0	0	0	0	0									
Common equity tier 1 capital before adjustments/deductions	1,597,467	1,540,393	1,548,247	1,353,285	1,257,637									
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	282,457	294,534	288,618	254,289	265,104									
Accumulated other comprehensive income-related adjustments	-46,193	-24,440	-33,549	-36,941	-39,696									
Other deductions from common equity tier 1 capital	11,649	11,678	11,662	11,678	11,699									
Subtotal:	1,349,554	1,258,621	1,281,516	1,124,259	1,020,530									
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0									
Common equity tier 1 capital	1,349,554	1,258,621	1,281,516	1,124,259	1,020,530									
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	124,935	124,641	124,805	118,121	107,875									
Non-qualifying capital instruments	0	0	0	0	0									
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0									
Additional tier 1 capital before deductions	124,935	124,641	124,805	118,121	107,875									
Less: Additional tier 1 capital deductions	0	0	0	0	0									
Additional tier 1 capital	124,935	124,641	124,805	118,121	107,875									
Tier 1 Capital														
Tier 2 Capital														
Tier 2 capital instruments and related surplus	123,606	0	123,434	0	0									
Non-qualifying capital instruments	0	0	0	0	0									
Total capital minority interest not included in tier 1 capital	0	0	0	0	0									
Allowance for loan and lease losses in tier 2 capital	120,719	131,839	124,443	57,941	55,214									
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity				0	0									
Tier 2 capital before deductions	244,325	131,839	247,877	57,941	55,214									
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0	0									
Tier 2 capital	244,325	131,839	247,877	57,941	55,214									
Exited advanced approach tier 2 capital														
Total capital	1,718,814	1,515,101	1,654,198	1,300,321	1,183,619									
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	14,658,031	13,631,377	14,162,798	10,694,530	9,760,348									
Less: Deductions from common equity tier 1 capital	294,106	306,213	300,281	265,967	276,803									
Less: Other deductions	0	0	0	0	0									
Total assets for leverage ratio	14,363,925	13,325,164	13,862,517	10,428,563	9,483,545									
Total risk-weighted assets	10,059,232	10,028,048	9,939,933	8,281,761	7,475,566									
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	13.42	12.66	65	12.55	11.98									
Common equity tier 1 capital, column B	0	0.29	46	0	0.28									
Tier 1 capital, column A	14.66	13.44	71	13.79	12.72									
Tier 1 capital, column B	0	0.33	46	0	0.32									
Total capital, column A	17.09	15.42	80	15.11	14.77									
Total capital, column B	0	0.37	46	0	0.38									
Tier 1 leverage	10.27	9.11	80	10.38	9.03									
Supplementary leverage ratio, advanced approaches HCs		6.95		8.42	8.72									
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
13.42	12.66	65	12.55	11.98	67	12.89	12.35	65	13.58	12.11	78	13.65	12.37	74
0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0	50
14.66	13.44	71	13.79	12.72	75	14.15	13.08	77	15	12.78	82	15.09	13.03	78
0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
17.09	15.42	80	15.11	14.77	64	16.64	15.23	76	15.70	14.36	74	15.83	14.48	78
0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
10.27	9.11	80	10.38	9.03	83	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81
	6.95			8.42			8.72			7.41				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			3,891			5,175			9,799			8,929				9,531	-24.81	-29.77
Other insurance activities income			3,891			5,175			9,799			8,929				9,531	-24.81	-29.77
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			253,539			251,897			253,951			189,091				171,079	0.65	49.48

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income	1.31	0.37	84	1.96	0.39	89	1.76	0.41	88	1.87	0.47	88	2.15	0.46	87		
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	0	48		
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			50				
Other premium income / Total premium income	69.08			59.99			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.93	11.54	66	16.53	11.35	69	16.48	11.03	72	14.54	11.51	61	14.45	13.70	49		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25				0
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19				1.85
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				
Commercial and industrial loans		1.03			0.59			0.64			0.29				3.83
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48				-27.26
Total selected assets.....		3.19			5.10			2.04			12.40				5.03
Deposits		9.07			10.22			3.46			10.36				-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		73,285	368	656	110,665	105,638	19814.40	22518.83
Dividends		73,000	0	0	110,000	105,000		
Interest		58	140	201	209	183	-58.57	-39.58
Management and service fees		0	0	0	0	0		
Other income		227	228	455	456	455	-0.44	-0.44
Income from nonbank subsidiaries		34	56	93	144	120	-39.29	-91.89
Dividends		34	56	93	144	120	-39.29	-12.82
Interest		0	0	0	0	0		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		73,319	424	749	110,809	105,758	17192.22	9767.97
Securities gains (losses)		0	0	0	29	147		-100.00
Other operating income		0	0	0	0	46		-100.00
Total operating income		73,319	424	749	110,838	105,951	17192.22	8386.00
Operating Expenses								
Personnel expenses		311	300	637	744	977	3.67	-23.77
Interest expense		2,698	0	1,679	0	0		
Other expenses		2,275	3,993	6,092	6,005	5,870	-43.03	-17.09
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		5,284	4,293	8,408	6,749	6,847	23.08	67.64
Income (loss) before taxes		68,035	-3,869	-7,659	104,089	99,104		
Applicable income taxes (credit)		-1,043	-721	-1,517	-1,241	-1,238		
Extraordinary items								
Income before undistributed income of subsidiaries		69,078	-3,148	-6,142	105,330	100,342		
Equity in undistributed income of subsidiaries		20,126	4,887	80,996	5,102	5,149	311.83	61.67
Bank subsidiaries		20,126	4,887	80,996	5,102	5,149	311.83	61.67
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		89,204	1,739	74,854	110,432	105,491	5029.61	712.72
Memoranda								
Bank net income		93,126	4,887	80,996	115,102	110,149	1805.59	648.06
Nonbank net income		34	56	93	144	120	-39.29	-12.82
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,617,270	88.39	1,538,908	92.72	1,607,122	89.65	1,311,045	1,207,920	5.09	35.05	
Common and preferred stock	1,617,270	88.39	1,538,908	92.72	1,607,122	89.65	1,311,045	1,207,920	5.09	35.05	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,103	0.22	4,106	0.25	4,102	0.23	3,685	3,341	-0.07	10.30	
Common and preferred stock	4,099	0.22	4,100	0.25	4,098	0.23	3,679	3,338	-0.02	22.80	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	-100.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	4	0	6	0	4	0	6	3	-33.33		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	9	0	0	0	0	0	0	-100.00	-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	198,948	10.87	108,916	6.56	172,142	9.60	150,926	155,523	82.66	260.65	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	-100.00	-100.00
Premises, furnishings, fixtures and equipment	1,908	0.10	1,908	0.11	1,908	0.11	1,908	1,908	0.00	0.00	
Intangible assets	4,093	0.22	4,093	0.25	4,093	0.23	5,708	0	0.00	0.00	
Other assets	3,309	0.18	1,854	0.11	3,348	0.19	2,194	388	78.48	-23.47	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,829,631	100.00	1,659,794	100.00	1,792,715	100.00	1,475,466	1,369,080	10.23	43.94	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	123,501	6.75	0	0	123,329	6.88	0	0	0		
Other liabilities	1,845	0.10	315	0.02	1,889	0.11	381	229	485.71	-58.33	
Balance due to subsidiaries and related institutions	128,924	7.05	128,630	7.75	128,794	7.18	121,800	111,213	0.23	15.93	
Total liabilities	254,270	13.90	128,945	7.77	254,012	14.17	122,181	111,442	97.19	119.88	
Equity Capital	1,575,361	86.10	1,530,849	92.23	1,538,703	85.83	1,353,285	1,257,638	2.91	36.34	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	1,279	0.07	1,278	0.08	1,270	0.07	1,069	1,034	0.08	24.78	
Common surplus	1,025,174	56.03	1,023,083	61.64	1,015,502	56.65	805,750	745,926	0.20	41.80	
Retained earnings	595,100	32.53	530,928	31.99	555,480	30.99	583,407	550,374	12.09	26.53	
Accumulated other comprehensive income	-46,192	-2.52	-24,440	-1.47	-33,549	-1.87	-36,941	-39,696			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,829,631	100.00	1,659,794	100.00	1,792,715	100.00	1,475,466	1,369,080	10.23	43.94	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	128,924	7.05	128,630	7.75	128,794	7.18	121,800	111,213	0.23	15.93	
Notes payable to subsidiaries that issued TPS	124,935	6.83	124,641	7.51	124,805	6.96	118,121	107,875	0.24	15.81	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	11.55	12.64	48	0.25	4.33	17	5.01	7.29	26	8.48	9.68	30	8.68	11.03	24
Bank net income / Average equity investment in banks	11.68	12.37	50	0.70	4.55	17	5.50	7.45	27	8.70	10.51	31	8.95	11.56	20
Nonbank net income / Average equity investment in nonbanks	1.66	13.40	27	2.93	7.01	43	2.37	9.75	34	3.99	7.89	41	3.59	10.83	35
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			9.40	
Bank net income / Parent net income	104.40	96.24	71	281.02	91.35	99	108.21	88.16	72	104.23	82.22	60	104.42	104.73	50
Nonbank net income / Parent net income	0.04	3.10	36	3.22	6.35	68	0.12	3.59	38	0.13	5.93	32	0.11	0.99	59
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	16.14	16.87	65	8.42	20.37	34	16.51	20.06	62	9.03	20.43	40	8.86	9.50	50
Total debt / Equity capital	7.84	11.60	50	0	14.50	11	8.02	14.41	48	0	14.31	13	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	15.77	13.82	70	8.14	16.78	37	16.13	16.67	67	8.73	16.36	46	8.58	7.93	52
Total debt + Loans guaranteed for affiliate / Equity capital	7.84	11.69	50	0	14.81	11	8.02	14.68	47	0	14.56	13	0	3.98	26
Total debt / Equity capital – excess over fair value	7.84	11.71	50	0	14.64	11	8.02	14.52	48	0	14.51	13	0	3.94	26
Long-term debt / Equity capital	7.84	11.05	50	0	13.39	12	8.02	13.56	48	0	13.04	13	0	3.76	28
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt	40.80	39.10	46	0	29.33	11	40.52	34.67	54	0	28.44	13	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	102.92	103.07	51	100.79	103.11	38	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18
Total investment in subs / Equity capital	102.92	108.26	41	100.79	110.49	26	104.71	110.16	50	97.15	111.07	8	96.31	104.38	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.26	0.25	53	3.50	0.67	90	0.97	0.47	73	-0.35	0.36	14	-0.44	0.36	16
Equity investment in subs – equity cap / Net income-div (X)	0.58	0.83	50		3.93			1.82			1.22			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	135.53	138.64	55	2.34	143.95	2	2.23	136.59	1	135.16	177.68	37	139.63	113.37	72
Cash from ops + noncash items + op expense / Op expense + dividend	2.73	130.64	5	11.96	154.33	7	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	148.86	103.17	75	14.02	148.07	9	120.89	134.08	56	94.46	116.34	21	268.60	108.88	94
Pretax operating income + interest expense / Interest expense	2,621.68	1,479.01	81		2,733.67		-356.16	2,016.32	0		1,968.54			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,811.14	1,667.11	71	-106.35	1,374.36	2	-55.26	1,539.23	1	2,253.71	1,632.83	74	2,097.66	1,015.91	87
Dividends + interest from subsidiaries / Interest expense + dividends	139.80	153.06	50	0.44	169.52	2	0.31	150.43	2	144.87	210.80	32	150.60	140.89	65
Fees + other income from subsidiaries / Salary + other expenses	8.78	12.78	69	5.31	15.95	64	6.76	13.95	65	6.76	16.52	63	6.65	3.76	83
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	2.64	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0	
Nonaccrual		0.96			0.97			1.03			0.54			0.70	
Total		1.17			1.02			1.13			0.58			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	71.78	78.46	54		73.92			81.10		72.32	57.84	69	69.68	87.25	41
Dividends declared / Net income	55.58	25.30	96	2,562.91	60.26	99	124.42	42.29	95	68.98	33.08	94	66.28	24.10	94
Net income – dividends / Average equity.....	5.13	9.64	13	-6.14	1.15	12	-1.22	4.14	10	2.63	6.46	11	2.93	8.12	5
Percent of Dividends Paid															
Dividends from bank subsidiaries	147.22	139.49	58	0	166.94	10	0	132.17	7	144.41	178.13	42	150.17	131.90	62
Dividends from nonbank subsidiaries	0.07	3.97	61	0.13	3.69	63	0.10	3.41	55	0.19	7.53	47	0.17	2.83	58
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	147.29	193.08	46	0.13	205.70	7	0.10	174.85	5	144.60	260.40	29	150.34	144.51	60
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	78.39	36.56	88	0	82.59	8	0	60.28	4	95.57	66.55	81	95.33	33.37	91
Interest income from bank subsidiaries.....	0.06	0.11	74	2.86	0.58	90	0.25	0.36	67	0.18	0.54	66	0.17	0.11	77
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0.24	0	94	4.67	0.01	96	0.56	0	95	0.40	0	96	0.41	0.01	95
Operating income from bank subsidiaries	78.69	38.35	85	7.53	98.26	11	0.81	62.88	6	96.15	69.36	74	95.90	35.67	90
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	54.17	70	100	52.25	76	100	56.39	72	100	82.95	65	100	80.47	70
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	100	76.16	67	100	78.35	67	100	79.84	64	100	150.41	51	100	96.62	66
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			43.51	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.56	67.82	76	0	66.84	12	0	69.76	8	99.24	67.32	77	99.10	72.95	70
Interest income from bank subsidiaries.....	0.08	0.39	65	33.02	1.06	95	26.84	0.63	97	0.19	0.80	60	0.17	0.55	70
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0.31	0.02	92	53.77	0.07	98	60.75	0.04	99	0.41	0.03	92	0.43	0.01	93
Operating income from bank subsidiaries	99.95	81.78	82	86.79	81.90	30	87.58	82.20	28	99.84	78.80	83	99.70	89.39	65
Dividends from nonbank subsidiaries	0.05	2.67	61	13.21	2.05	89	12.42	1.95	91	0.13	2.65	50	0.11	2.65	59
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	0.05	6.48	43	13.21	6.25	80	12.42	4.70	85	0.13	7.29	36	0.11	3.33	55
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	104.39	28.31	89		33.86			104.43	27.08	91	28.33			81.26	